REMARKS

In response to the Office Action of July, 9, 2009, Applicants have amended claim 47, withdrawn claims 49-57 and have presented new claim 58.

Claim 47 was amended by replacing the phrase "phone call" with the term - - communication - -. This amendment has been made because the initial phrase was deemed too narrow. Claim 58 is dependent from claim 47 and the claim identifies the mode of communication as a phone call.

The Examiner required restriction to one of the following inventions under 35 U.S.C. 121:

Invention I. Claims 41-48 drawn to collecting funds;

Invention II. Claim 49 drawn to coupon distribution; and

Invention III. Claims 50-57 drawn to database (memory devices).

In response to this restriction requirement, the Applicants, through their attorneys, elect to have **Invention I** examined. The claims covering **Invention I** are Claims 41-48 and new claim 58. This election is made without traverse.

Since the second and third inventions have not been elected, the claims relating thereto, namely, Claims 49-57, have been withdrawn from this application. Applicants reserve the right to present these withdrawn claims in divisional applications at a later date.

The claims remaining for consideration in this application are claims 41-48 and claim 58.

If the Examiner believes a telephone conversation could aid in advancing the

prosecution of this application, he is invited to contact the undersigned attorney at (330) 244-1174.

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JAS/ff

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